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**FACSIMILE COVER SHEET**

**FAX NO** : 703-872-9306  
**TO** : Commissioner of Patents  
Mail Stop: Amendment  
**FROM** : Michael J. Marcin  
**DATE** : January 10, 2005  
**SUBJECT** : U.S. Appln Serial No. 09/680,923  
for System and Method for Managing Risk and Opportunity  
Our Ref.: 40108/00101

**NUMBER OF PAGES INCLUDING COVER :** 20

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**MESSAGE:**

Please see attached.

**IF ANY PAGES WERE NOT RECEIVED OR ARE ILLEGIBLE, PLEASE CALL (212) 619-6000 AS SOON AS POSSIBLE**

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[40108/00101]

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventor(s) : Steven BECHHOFFER et al.  
Serial No. : 09/680,923  
Filing Date : October 6, 2000  
For : System and Method for Managing Risk and Opportunity  
Group Art Unit: : 3623  
Examiner : Susanna M. Meinecke Diaz

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Commissioner for Patents Mail Stop: Amendment (703) 872-9306	
By: 	Date: January 10, 2005
Michael J. Marcin, Reg. No. 48,198	

**TRANSMITTAL**

In response to the Office Action mailed September 10, 2004 transmitted herewith please find an Amendment along with certain formal papers and a Notice of Appeal for filing in the above-identified application. Applicant hereby requests an one-month extension. Please charge the Credit card of **Fay Kaplun & Marcin, LLP** in the amount of \$620.00 (PTO-Form 2038 is enclosed herewith). The Commissioner is hereby authorized to charge any additional fees required to the **Deposit Account of Fay Kaplun & Marcin, LLP No. 50-1492**. A copy of this paper is enclosed for that purpose.

Respectfully submitted,

Dated: January 10, 2005

By:   
Michael J. Marcin, Reg. No. 45,559

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[40108/00101]

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**AMENDMENT**

In response to the Office Action dated September 10, 2004, please consider the following  
amendments and remarks:

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